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WE ALL WISH YOU THE BEST FOR 1966

OFFICIALS REPORT GOOD PROGRESS

BRANCH ACTIVITIES REVIEWED

DEPUTY MINISTER'S OFFICE:

Without having the benefit of year-end financial statements for verification, it already appears certain that our municipalities have experienced another successful year, with every indication pointing to continued progress for 1966.

Municipalities and taxpayers generally are no doubt looking forward to the benefits that will accrue from the implementation of



the New Program as announced in October by the Honorable Mr. Manning. The New Program and the immediate effect it is bound to have in reducing the burden of real property taxation, together with the greater revenues it will provide local authorities for meeting ever-increasing costs are in my view highlights of the past year in the municipal field.

Of far-reaching importance is the entrance of the Province into the field of public housing and urban renewal.

From the reports of our branches which follow, it will be seen the Department of Municipal Affairs had an extremely active year in 1965, and there is no doubt that staff members of every branch are looking forward to another rewarding year in 1966.

The co-operation received and the excellent relations existing between the Department and municipal officials throughout the Province of Alberta is a credit to all concerned. I am confident we will do everything possible to ensure the continuation of these relations in the New Year.

May continued success and greater prosperity be yours during 1966.

o A.W. Morrison, Deputy Minister

FIELD SERVICE BRANCH:

General assessments continue to be carried in the improvement districts in the province. In 1965 general assessments were completed in 1.D. 77, 78 and 95. Our farmland assessment crew now numbers eleven and it is hoped to add to it in the forthcoming year. We expect to complete general assessments in 1.D.'s 42, 109 and possibly 1.D.'s 11 and 22.

Applications under the Farm Purchase Credit Act continue to decline due to the expansion of Farm Credit Corporation activities.

Three new Advisory Committees were formed in 1965; in 1.D.'s 96, 110 and 126, the annual ratepayers meeting will take place early in 1966 in those districts with advisory committees.

The Recreational Facilities Grant Extension program was completed as of March 31st, 1965, and applications under the Municipal Parks Grant program will not be accepted after March 31st, 1966.

The Centennial Grant program in improvement districts is being administered by this Branch, and will be completed as of December 31st, 1965, as far as receiving applications is concerned. The work of disbursing the grants will continue for possibly a further 18 months.

Industrial development in improvement districts continues to

expand and the industrial assessment section of the Branch now has four assessors and one stenographer.

Mobile Equipment licensing continued at about the same pace as in 1964.

Development Control has now been established in nearly every Improvement District in the Province.

The usual Branch business of annual assessments, hamlet services, etc., continues at a slightly accelerated pace over 1964; members of the staff continue to serve on Health Unit Boards, Planning Commissions, Service Boards, etc. We look forward to another busy year in 1966.

The Field Service Branch staff wishes everyone a peaceful and prosperous New Year.

o A.R. Isbister, Director of Field Service

PERSONNEL OFFICE:

As predicted last year the Departmental Personnel Officer had another busy year.



In 1965 we noted a few minor changes in the personnel regulations. In addition to processing more than the usual number of appointments, promotions and resignations, much time was spent on the completion of forms and updating the records effected by the upward revision of salaries for all employees of the Department.

With the appointment of Mr. R.D. Fraser as the Departmental Personnel Officer, I would like to take this opportunity to thank the staff members that have helped me to administer the personnel functions of the Department.

I would predict that the coming year will be good for the Department as we will have the advantage of an officer devoting full time to all aspects of personnel.

o W.H. Kinsman, Personnel Officer

TAX RECOVERY BRANCH:

standing.

We predicted that 1965 would be a very busy year and we were certainly not disappointed in our optimism.

The sale of Tax Recovery property has been stronger than it has ever been before and there is a noteable increase in buyers from out –

side the Province. As an example, in improvement districts alone which are situated in the more outlying and submarginal soil areas of the Province, revenue from the sale of land increased from approximately \$60.000 in 1964 to well over \$200.000 this past year.

and submarginal soil areas of the Province, revenue from the sale of land increased from approximately \$60,000 in 1964 to well over \$200,000 this past year.

The policy of advertising all Tax Recovery parcels for sale is largely responsible for the increase

in sale revenue in the improvement districts and it is suggested that other municipal authorities consider adopting a similar

policy.

Tax collections, crop shares and grazing rentals have been generally good with an exceptional increase in payment of arrears out-

This Branch forecasts a very busy year and extends to all best wishes for a happy and prosperous 1966.

o K.C. Switzer, Director of Tax Recovery (To Page 2)



SECOND

The OLD YEAR'S PRAYER

God of the seasons, hear my parting prayer, Faint in the frosty air: Let the New Year take up the work I leave, And finish what I weave:

Give to the troubled nations lasting peace, The harvest's yield increase;

Help the bereaved their sorrows to endure, Care for the old and poor.

Bid him give patience to all those in pain, And to the parched fields rain; Protect the fledgling in its little nest, See that the weary rest.

And when the midnight bells from tower and town Send their sweet message down, Bring faith in God, a beacon in the night

To guide mankind aright. o Minna Irving

RING IN THE NEW

When it comes to gauging a year, placing it ahead of or behind another year in terms of progress made or lessons learned . . . we say it's a case of every man for himself. Even with such firmly-rooted auideposts as the cost of living index, gross national product, farm income, balance of payments, Dow Jones and other averages, historians and economists don't always agree on the overall result. Among themselves or one group with the other. Nevertheless, it could be profit able for each of us to review the past twelve months from this point. Especially if it helps us avoid making the same mistakes all over again.

At the outset, it seems very clear that 1965 was a real bad year for the people of Vietnam, but by the same token, its passing has brought them and us twelve months closer to some kind

of a settlement of this and similar violence. And

for so much we can all be grateful.



It was a good year for individuals who received promotions or raises. But for those who lost their jobs or suffered illness or bereavement, 1965 will be remembered as a painful time.

It may be noted that of the five criteria just mentioned, three of them are economic. About par for the course. But many other factors help make a year outstanding or otherwise. Weather, for one example. A journey enjoyed for another. Romance, marriage or a birth in the family make any year memorable. In the year just past, did we help an old friend or make a new one? There's nothing mater ialistic about these activities but though many may not agree, they contribute greatly to the nature of our year.

How about such intangibles as self-discipline and tolerance and faith? Self-discipline which (according to Solomon) makes one "better than he who taketh a city". Tolerance towards those who differ in any way from us. Faith which will enable us if not to move mountains at least to find our way around them. Did we learn more of these in the days of 1965? If not, we had an empty time . . . no matter what happened to our bank accounts.

On the world scene, Churchill left us. And Albert Schweitzer and Adlai Stevenson. But then so did King Farouk and Malcolm X. During the year great strides were taken in space, and the miracle of pictures transmitted back from Mars seemed to prove that Martians don't live there after all.

In February of 1965 Canada was given a new flag and in the autumn of the year Pope Paul ventured into the New World to plead for peace. All year long we were enlarging our vocabularies with such words and phrases as escalation, Vietniks, unilateral declaration, the French Fact and discotheque; all of which we bandied about even before we quite knew their meanings.

Summing up, it's safe to say that 1965 had its share of debits and credits with new problems replacing old ones at just about the usual rate. Being neither historian nor economist we hesitate to say who won what, but we do have good reason to suggest it was a challenging year, which of course made it one of proportionate interest.

And that's about all we started out to say, except that we have little doubt there will be more of the same in the year ahead. Problems of all shapes and sizes. Challenges to suit the most discriminating

PAGE

and enterprising taste. There will be more than enough to go around . month after month of 1966.

Our wish then is that each of us may have the wit and the strength to cope with the problems and challenges coming our way. In other words: A happy and prosperous New Year to all.

R. A. Cantelon, Editor

BRANCH ACTIVITIES REVIEWED (From Page 1)

MUNICIPAL INSPECTION BRANCH:

On June 1st, the New Town of High Level, nearly two hundred miles north of Peace River, was incorporated and two of the members of this Branch were appointed to the Board of Administrators with the result that branch members now act on the Board of Administrators of

five new towns and attend board meetings in each of these centres at least once a month. As a result the staff has been sorely pressed to complete their regular duties of municipal inspections, calculation of the municipal assistance grants, preparation of the annual report and the processing of applications under the Winter Works Program.

During the year and in addition to the incorporation of the New Town of High Level, the Villages of Killam, Oyen and Slave Lake changed their status to that of towns and the County of Sturgeon No. 15 reverted to the status of a municipal district. Applications for the incorporation of the Summer Villages of Val Quentin and Nakamun Park have been received and approved and will become self-governing units as and from January 1st, 1966.

Applications received under the Winter Works Program up to December 17th for the 1965-66 season number 483 which is approximately the same as at this time last year. The total number of applications processed for the 1964-65 season amounted to 651 as compared with 753 for the 1963-64 season and 930 for the 1962-63 season.

Again a number of successful siminars of secretary-treasurers and councillors were held at various centres throughout the Province at which new legislation and local administrative problems were discussed in an informal manner. It is hoped that those attending found them worthwhile and that arrangements for such meetings are worthy of consideration again next year.

Of some surprise in 1965 was the number of changes in the office of secretary-treasurer of the various municipalities; especially in the counties and municipal districts. In the counties there were seven changes out of a total of twenty-seven offices while in the municipal districts three new appointments were made in the twenty-one municipal districts. These changeovers affected twenty-one per cent of the total rural municipalities concerned. In addition there were fourteen new appointments in the ninety-three towns and twenty-five new appointments in the one-hundred sixty-four villages.

To members of councils and their staffs we wish every success during the New Year.

o Bruce Ramsay, Chief Municipal Inspector

ACCOUNTS AND GENERAL ADMINISTRATION:

The new Improvement Districts Act was passed by the Legislature in 1965 bringing it more in line with The Municipal District Act. The most important changes allow for the discontinuing of discount on current taxes and for a change in the penalty date from April 1st to March 1st.



Tax collections have not been as good as anticipated probably due to adverse conditions during the year.

In 1966 it is anticipated that tax notices will be mailed in June. This is quite a change as these notices have been mailed in September for more than

The changes as noted above were all recommended by the Advisory Committee members in the Improvement Districts. (To Page 7)

THE ALBERTA MUNICIPAL COUNSELLOR

WHAT CAN BE DONE ABOUT HOUSING

BY A. E. COLL, PRAIRIE REGIONAL SUPERVISOR CENTRAL MORTGAGE & HOUSING CORPORATION

BASED ON REMARKS BY MR. COLL ON OCTOBER 27, 1965, TO THE UAM ANNUAL CONVENTION AT EDMONTON

It is a year ago that the Honorable John R. Nicholson, the Minister responsible to Parliament for Central Mortgage and Housing Corporation and the Honorable Alfred J. Hooke, Minister of Municipal Affairs, addressed your convention at Lethbridge on the occasion of an Urban Renewal and Public Housing Symposium. It is fitting that a year after that noteworthy event, we should take stock together of the accomplishments.

The events of these months can be categorized under three headings. First: The passing by the Legislature of Alberta of the Alberta Housing Act. Second: The creation of The Alberta Housing and Urban Renewal Committee. Third: The implementation of anumber of projects under the combined Federal-provincial legislation.

The members of the Alberta Housing and Urban Renewal Committee are with me here today and I am glad and honored to be in their company. Let me introduce them to you: A.W. Morrison, Deputy Minister of Municipal Affairs and Chairman of the Committee; Frank Byrne, Secretary of the Committee; Ross L. Ellis, Town Administrator, High River; Kenneth G. Newman, Edmonton Alderman; Noel Dant, Provincial Planning Director; J.J. Stirton, Edmonton Manager, CMHC; and W.G. O'Reilly, Calgary Manager, CMHC.

This committee is unique in Canada. It is composed of two provincial, two municipal and two Federal government representatives. Its functions and duties are to promote interest in housing legislation among Alberta municipalities; to review progress being made in urban renewal, public housing and co-operative housing throughout Alberta; to act in a liaison capacity between the three levels of government; to examine and make recommendations on the efficiency of provincial legislation; to conduct surveys on housing in the province and to make appropriate recommendations to provincial or federal agencies.

I believe this committee is a tangible expression of the spirit of co-operation that exists among all three levels of government in this Province. The committee works within the framework provided by the legislation. And this brings me to the second of those three headings I mentioned a few moments ago: The Alberta Housing Act.

I would like also to mention another unique event in the development of this legislation. I refer to the visit by representatives of Central Mortagae and Housing Corporation to the Legislative Assembly to explain to its members the provisions of The National Housing Act as they relate to urban renewal and public housing. Central Mortagae and Housing Corporation was honored by the invitation and proud that here was the first time in the Corporation's history that CMHC officials had been invited to make a presentation to an entire legislative body. I would say this typifies much of the generosity and flexibility of mind and spirit so evident in Western Canada.

The actual Act itself, The Alberta Housing Act, is an item of legislation of which the Province can be justifiably proud. In one step it has taken Alberta from somewhere in the back to the very forefront in provincial housing legislation, and there is no doubt in my mind the Act is one of the most enlightened and on urban renewal, the most generous in Canada. In fact, I would suggest that the provincial Act taken together with The National Housing Act probably provides the best public housing and urban renewal legislation in the Western World.

FOUR HEADINGS:

I propose now to describe briefly the assistance which municipalities of Alberta can obtain from the combined Federal-provincial legislation. For the sake of clarity I will do this under a series of four headings: (a) Urban Renewal Studies (b) Urban Renewal Schemes (c) Urban Renewal Projects (d) Public Housing.

The objectives of an Urban Renewal Study – and they are usually the first steps of an urban renewal program – are to identify areas which are blighted or substandard. In addition a study is expected to provide information and to formulate recommendations upon which an orderly program of renewal action may be based and to examine and recommend upon those aspects of municipal planning, policy and control necessary to prevent the deterioration of areas not presently blighted.

Now, provided the Province agrees to such a study, the Federal government may contribute up to 75 per cent of the cost. The remaining

25 per cent is paid for by the municipality in which the study is being carried out.

URBAN RENEWAL SCHEMES:

With or without the help of an urban renewal study, a municipality may have identified a number of areas in need of urban renewal and it may, therefore, wish to prepare an urban renewal scheme for one or several of these areas.

An urban renewal scheme includes the provision of, amongst other things, a plan designating the buildings and works in the area that are to be acquired and cleared; a plan describing the proposed street pattern and land use for the area; a description of the methods planned for municipal direction and control of land use in the area and the program for the construction or improvement in the area of municipal services, schools, parks and playgrounds; a description of the methods planned for municipal direction and control of the use of land in the area, including zoning, building controls and standards of occupancy of buildings in the area; a description of the methods planned for the improvement, rehabilitation or replacement of privately-owned facilities; and arrangements for making available to persons dispossessed; of alternative accommodation.

Under the arrangements for an urban renewal scheme a municipality may secure a contribution of 50 per cent from the Federal government and 30 per cent from the province. It only has to find 20 per cent itself.

URBAN RENEWAL PROJECTS:

This is the third of the headings I mentioned earlier. These projects may consist of a variety of activities under the classification of redevelopment, rehabilitation or conservation – in accordance with the proposals of the scheme.

Redevelopment involves the acquisition and demolition of properties beyond redemption. The bulldozer goes in, the decayed building comes down. The cleared land is serviced and is made available for rebuilding or other appropriate use.

Contributions towards the cost of acquisition and clearance are available on a 50 per cent Federal, 30 per cent provincial basis with the remaining 20 per cent coming from the municipality. Similar contributions towards the cost of municipal services such as the construction of streets and sidewalks, sewer and water mains, parks and playgrounds, can also be obtained under the Federal and provincial acts, leaving 20 per cent as the local share. Recoveries from the sale, lease or other disposal of cleared land is shared as well in the same ratios as the cost; that is, 50 per cent to the Federal government, 30 per cent to the province and the remaining 20 per cent is retained by the municipality.

The cost of installing municipal services throughout an urban renewal area may be shared, even though the buildings on the abutting properties can be preserved through the process of (To Page 6)

• ABOUT the AUTHOR . . .

A.E. Coll, Supervisor of the Prairie Region, Central Mortgage and Housing Corporation, came to Canada for the first time in 1941 as a member of the Royal Air Force. At the end of the war, he returned to take up permanent

residence in this country.

A native of Gibraltar, Mr. Coll is a Law graduate from Middle Temple , London, England.

Mr. Coll joined CMHC in 1947 and in 1949 was appointed regional property manager for British Columbia Region. The following year he became assistant general supervisor, Real Estate

Division, head office, and three years later was made supervisor of the Mortgage Administration Department. In 1955, he was named advisor on public housing and on March 13, 1959, he became Director, Urban Renewal and Public Housing Division.

His appointment to his present position was made in November of 1964.

LOCAL AUTHORITIES AND THE CANADA PENSION PLAN

BY E.E. WICKENS, EXECUTIVE SECRETARY

The Canada Pension Plan Bill C-136 was perhaps one of the most controversial pieces of legislation to come before the House of Commons in recent times. It received Royal assent on April 3, 1965, and will go into operation on January 1, 1966.

The Canada Pension Plan is not intended to replace the many public service or private pension plans which are presently in effect. The administrators of the Canada Pension Plan will not take over or absorb reserves that have been built up by existing pension plans. The Plan will not remove any rights to benefits already acquired under existing pension plans. There is a basic principle here that is observed: "A pension right once earned is never lost". The employee is considered to have an established right to these benefits. It is not intended that the Canada Pension Plan benefits provide all the retirement income which many Canadians may desire. It will, however, provide a modest level of benefits which will leave plenty of scope for the continuation and extension of public service and private pension plans to provide benefits over these minimum level of benefits so that a person may retire comfortably.

The CANADA PENSION PLAN

Coverage:

The plan covers on a compulsory basis all types of employment, with some exceptions which are listed in the Pension Plan Act. Everyone between the gaes of 18 and 70 and who earn more than \$600 in that year must participate.

Social Insurance Numbers:

Anyone covered by the Plan must obtain a Social Insurance Number if he does not already have one. Employees should get application forms from their employers. Self-employed people should obtain them for an office of any of these agencies:

Unemployment Insurance Commission Department of National Revenue, Taxation Division Department of National Health and Welfare

Post Office

If you are covered by the Plan and do not obtain a Social Insurance Number, you are still required to make contributions but it will not be possible to take these into account in calculating your pension. In other words, without a Social Insurance Number you will not build up the benefits you should have. Since the Plan provides benefits which are related to earnings, a Record of Earnings must be maintained for each contributor. In order that these Records may be kept accurately and economically, electronic computers are to be used. For this reason, and because names and addresses are subject to change and because many names and addresses are similar, each contributor's record must be identified by his own permanent, unique

Employees paying unemployment insurance and who have a social Insurance Number already need not apply. The same number is used for the C.P.P. as for unemployment insurance.

You contribute only on your salary, wages, and income from self-employment. You do not contribute on income you receive from investments, an annuity or any pension plan.

Beginning January 1, 1966, every employee who is covered by the Plan must make contributions. Your contributions are related to your earnings up to \$5,000 a year. If you earn more than this amount, you pay the same contributions as the person who earns \$5,000.

The first \$600 of any employee's annual earnings is exempt from contributions. In other words, deduct \$600 from your earnings in a year to arrive at the amount on which your contributions are cal-

An employee will contribute 1.8% of the new salary and the employer a like amount.

Your contributions at the rate of 3.6 percent of your self-employed earnings between \$600 and \$5,000 are paid directly to the Taxation Division, Department of National Revenue. The dates on which these instalments come due are the same as those set for instalments on income tax: March 31, June 30, September 30, December

The earnings ceiling for contribution purposes has been set initially at \$5,000. After 1967, it will be changed to keep pace with

PUBLIC SERVICE PENSION BOARD

rising living costs until 1976 and with changing earnings levels from then on. These continuing changes will help to maintain the real value of your benefits, which are related to earnings.

The retirement pension will be 25% of what your annual earnings were up to \$5,000 per annum. For example: A person with an average salary of \$4,800 per annum will receive a pension of \$1,200 per annum or \$100 per month.

During the first few years of the Plan, the lowest age at which a contributor can apply for a retirement pension will be reduced from 68 to 65. That is to say: In 1967 you may apply at age 68; in 1968 you may apply at age 67; in 1969 you may apply at age 66; in 1970 and after you may apply at age 65.

The Plan provides for comparatively generous disability pensions, death benefits to survivors, widows pensions, benefits to orphans, etc.

The LOCAL AUTHORITIES PENSION PLAN

What is going to be the effect of two pension plans operating side by side? There are two alternatives in dealing with this problem: First, you may superimpose the one on top of the other - which is referred to as "decking or stacking". Or alternatively, some type of modification or adjustment may be made in the existing pension plan in order to accommodate the C. P. P. This is known as "integra-

Where the contribution rates and benefits of existing plans are relatively small then perhaps there may be a tendency to follow the easy course of adding the C.P.P. on top of the existing plan, with no changes in the existing plan. However, some of the more generous existing plans will require that adjustments be made so that the overall contribution and benefits of the two plans remain very close to the present level.

• Decking:

Consideration should be given to keeping a normal relationship between active and retirement incomes. The possibility of a pensioner who is no longer working, receiving a greater yearly income than he received in salary during working years is not a healthy situation. In such cases, some type of integration should be considered.

We will all agree that the working man who is raising a family, paying off a mortgage, etc., is in greater need of more take-home pay than building up a pension beyond his needs for his retirement.

Experts tell us that a person can maintain the standard of living he has been used to by receiving a pension of 70% of salary. (Children are raised, mortgage on the house is paid, while entertainment expenses, clothing needs etc. are less.) However, there is a trend towards having 80 to 90% of salary as a pension objective. It is obvious that the more generous pension plans will require adjustments relating to contributions and benefits.

Integrating:

There are a number of alternative methods in making adjustments in existing pension plans in order to accommodate the C.P.P.

A Pension Committee appointed by the Government of Alberta studied the possible effect that the C.P.P. would have upon the Public Service Pension Plan and the Local Authorities Pension Plan in regard to additional cost to both employee and employer. The Committee recommended that certain adjustments should be made in the existing plans in order to accommodate the C.P.P. Various methods of integration were studied by the Committee and it was recommended that the Formula Method be adopted. This was considered to be the easiest to implement and to administer and was deemed correct in principle.

The Committee recommended that an adjustment be made in the Local Authorities Pension Plan so that the contributions to the Local Authorities Pension Plan and the Canada Pension Plan remain at ap-

TWO SEPARATE PLANS

"I might add that the Local Authorities Pension Plan and the Canada Pension Plan will be treated as two separate pension plans. The Local Authorities Pension Plan is administered by the Public Service Pension Board of the Province of Alberta, The Canada Pension Plan will be administered by the Department of National Health and Welfare of the Government of Canada."

ABOUT the AUTHOR . . .



EVERETT EARL WICKENS was born and raised on a farm near Maple Creek, Saskatchewan. Receiving his early education at Maple Creek, he came to Calgary where he attended college for three years.

Mr. Wickens joined the Provincial Government service in 1943, and for over 22 years has been engaged in the field of personnel administration. In 1952 when he was appointed Secre-

tary of the Public Service Pension Board, he was Assistant Director of Personnel for the Province of Alberta. His change of title (to Executive Secretary) was made in 1964.

Mr. Wickens is an active member of Gideon's International in Canada and is Chairman of the Elder's Board of his church.

proximately the present level of 5% of salary for employee and 6% for employer, with no reduction in the overall pension benefits. The recommended adjustment in the employee contribution is to reduce it from 5% to 3 1/2% and the employer contribution from 6% to 4 1/2% of salary up to the maximum of \$5,000 per annum, the present yearly maximum pension earnings under the C. P. P. This in turn would attract 1.4% of salary benefit for each year of service.

• Formula Method of Integration:

Under the Formula Method, an adjustment is made in the pension formula in calculating benefits in relationship to the contributions that are made to the Pension Plan. The ratio of benefits to contributions is maintained in any adjustment that is made in order to accommodate the C. P. P. For example, at present under the Local Authorities Pension Plan a 5% employee contribution attracts a 2% benefit for each year of service. On this basis, employee contributions to the Local Authorities Pension Plan will be adjusted to 3 1/2% which will attract a 1.4% benefit.

No adjustment will be made in benefits earned prior to January 1, 1966. Pension benefits for this period of service will be computed at the present 2% of salary for each year of service since contributions were made at the rate of 5% of salary.

Following the introduction of the C.P.P. on January 1, 1966, contributions will be made at the rate of 3 1/2% of salary up to \$5,000, which is the "yearly maximum pensionable earnings" under the C.P.P., and benefits in turn will be calculated at a 1.4% of salary for each year of service.

Contributions at the rate of 5% will be made on salary in excess of \$5,000, and this portion of salary will in turn attract a 2% pension benefit for each year of service.

Those who have completed a maximum of 35 years of contributions under the Local Authorities Pension Plan and are no longer contributing under the plan will be required to contribute under the C.P.P. until they retire. In such cases, they will be entitled to receive full pension under the Local Authorities Pension Plan plus their pension entitlement under the C.P.P.

When a person retires from the service of a local authority, and he is not and will not be entitled to benefits under the C.P.P., he shall receive under the Local Authorities Pension Plan the same level of pension benefits that he would have received had the C.P.P. not come into force.

When a person retires from the service of a local authority before being eligible for pension benefits under the Canada Pension Plan, his pension benefits under the Local Authorities Pension Plan may be combined with the actuarial equivalent of the C. P. P. benefits which he had earned at the time of retirement, and such combined benefits shall be reduced, when he reaches eligibility age for benefits under the C. P. P., by the amount of the C. P. P. benefits earned at the time of retirement.

The recommendation of the Committee was accepted by the Government of Alberta and an Order in Council authorizing these provisions was passed October 26.

EXAMPLES

1. An employee earning \$3,600 per annum has thirty-five years of service under the Public Service Pension Plan and ten years under the Canada Pension Plan.

Contributions:

Public Service Pension Plan	3.5% of \$3,600 =	\$	126
Canada Pension Plan	1.8% of \$3,000 =	-	54
	(5% of salary)	\$	180

(Under the Public Service Pension Plan the employee's contributions would be 5% of \$3,600 or \$180, the same as the above.)

- Banafit

Thirty-five years of pensionable service Twenty-five years prior to January 1, 1966 Ten years under Canada Pension Plan Salary per annum \$3,600

Public Service Pension Plan (25 yrs. x 2% x \$3,600) = \$1,800 (10 yrs. x 1.4% x \$3,600) = 504 Canada Pension Plan (25% of \$3,600) = 900

(89% of salary) \$3,204

(Under the Public Service Pension Plan the employee would receive 70% of \$3,600 or \$2,520 per annum. Integration results in an increase of \$684 per annum.)

2. An employee earning \$5,000 per annum has thirty-five years of service under the Public Service Pension Plan and ten years under the Canada Pension Plan.

Contributions:

 Public Service Pension Plan
 3.5% of \$5,000 =
 \$175.00

 Canada Pension Plan
 1.8% of \$4,400 =
 79.20

 (5.08% of salary)
 \$254.20

(Under the Public Service Pension Plan the employee's contribution would be 5% of \$5,000 or \$250. Integration results in an increase of \$4,20 per annum or \$.35 per month.)

Benefits:

Twenty-five years prior to January 1, 1966
Ten years under Canada Pension Plan
Salary per annum \$5,000
Public Sarutae Pension Plan (25 yrs. x. 2% x.\$5,000)= \$

Thirty-five years of pensionable service

Public Service Pension Plan (25 yrs. x 2% x \$5,000)= \$2,500 (10 yrs. x 1.4% x \$5,000)= 700 Canada Pension Plan (Maximum) = 1,250 (89% of salary) \$4,450

(Under the Püblic Service Pension Plan the employee would receive 70% of \$5,000 or \$3,500. Integration results in an increase of \$950 per annum.)

QUESTIONS and ANSWERS

Q: Will the Canada Pension Plan replace the Local Authorities Pension Plan?

A: No! The Canada Pension Plan will not replace the Local Authorities Pension Plan. However, an adjustment will be made in the contributions and benefits of the Local Authorities Pension Plan in order to accommodate the Canada Pension Plan. The contribution to the two pension plans will be approximately 5% of salary.

Q: Will this adjustment mean a lower pension?

A: On the contrary, there will be an overall increase in pension benefits.

Q: Will employees continue to pay 5% of salary to the Local Authorities and 1,8% to the Canada Pension Plan?

A: All employees must pay the reduced rate of 3.5% of salary to the maximum of \$5000 per annum to the Local Authorities Pension Plan.

Q: Will the Canada Pension Plan affect benefits earned on service prior to January 1, 1966?

A: No! Pension benefits for this service will be computed at the present 2% of the highest five years of salary, times years of service.

Q: Will members of the Local Authorities Pension Plan be able to opt out of the Canada Pension Plan?

A: No, it is compulsory that all employees contribute to the Canada Pension Plan regardless of whether they are participating in another pension plan.

Q: If it is compulsory to contribute to the Canada Pension Plan, may employees withdraw from participation in the Local Authorities Pension Plan?

A: Since employees were brought under the Local Authorities Pension Plan by application from their employers, participation in the Plan is a condition of employment.

Q: Will the Canada Pension Plan make any changes in connection with refunds of pension contributions should the employee leave the service of a local authority?

A: Employees will still be entitled to a refund of all pension contributions under the Local Authorities Pension Plan.



WHAT CAN BE DONE ABOUT HOUSING (From Page 3)

rehabilitation. In this respect, to assist and encourage the owners of residential properties to rehabilitate them, National Housing Act loans for both home ownership and rental accommodation can be extended to such areas.

Those loans will, we hope, enable many individuals to buy, refinance, sell or improve their houses. All types of self-contained housing are eligible for such loans provided they meet the requirements or, when repaired, will meet the requirements of the urban renewal scheme and the minimum standards for existing housing, established by the Corporation for mortgage lending.

Through these processes; namely, acquiring and clearing blighted properties, installing or replacing the necessary municipal and community services and encouraging private owners to repair their homes, it is hoped that whole neighborhoods can be renewed. To prevent such neighborhoods from sliding back, the Alberta legislation empowers municipalities to pass by-laws of minimum standards of occupancy and maintenance. The adoption and of course, the enforcement of such by-laws form an integral part of the total program of renewal.

You will have noticed that the municipal share of the cost of acquiring and demolishing blighted property and installing the essential municipal services is 20 per cent. I should add that the municipality may borrow up to two-thirds of its share from CMHC.

PUBLIC HOUSING:

Although it is new in Alberta, public housing has been used in other parts of Canada for many years. For this reason, perhaps I should spend a short time describing what we are attempting to accomplish.

Public housing is intended to solve a problem – a problem that arises when you have either overcrowding, that is, two or more families sharing the same accommodation or one large family occupying a small dwelling, or when a family is occupying a dilapidated and substandard house. In other words, when there is not enough good housing to fulfil all the needs that have to be met. And the people who suffer most when there is a shortage of good housing are the poor, their children, and the aged.

The problem has two manifestations. One is to be found in the remote areas where there is a lack of an economic base. The other is found in the run down areas of our towns and cities, areas which attract, paradoxically, people drifting in fromoutside in search of a better life in the city. People whose hopes and dreams are not always fulfilled.

In our exultation at the economic strides Canada has made (and nowhere is this more evident than in the Province of Alberta) we must guard against the risk of overlooking the housing plight of the unfortunate few who do not share in this general prosperity. The Honorable John R. Nicholson, put it in these words when he introduced the 1964 amendments in the House of Commons on May 28, 1965: "After nearly 20 years of steady improvement in average housing conditions in this country, is it not reasonable to ask one simple question? How long must the trend of improvement in average housing standards continue before we take steps, as a national parliament, to do away with some of the extreme privation of our fellow Canadians in their housing predicament? The answer to this question, to those who have visited Halifax, Saint John, Montreal, Toronto, Hamilton and Vancouver particularly - my home city - hits one in the face, and certainly there is no reason for any of us to be complacent or satisfied with what we find in these cities. We cannot go on indefinitely improving the average standard of housing conditions and not seriously try to do something worthwhile for large numbers of people, who are forced to put up with accommodation that in some instances at least offends even the most rudimentary sense of human dignity".

In this speech Mr. Nicholson went on to say that through the provision of public housing, adequate homes could be made available almost at once to those who were most in need of it. Mr. Nicholson said, "If the elimination of substandard housing conditions in Canada is among our housing objectives, as it should be, then we will have to depend largely upon public housing to achieve these objectives."

FINANCIAL ASSISTANCE:

Now what can a municipality obtain in the way of financial assistance if it wishes to relieve overcrowding or if it wishes to provide alternative housing as part of a program of urban renewal?

First, let me explain there are two ways of financing public housing. One involves a partnership of the Federal and provincial governments who, together with the municipality, share the capital costs of operating losses. The other involves Central Mortgage and Housing Corporation making a loan to a province or municipality to undertake the construction of a project.

I believe the Alberta legislation favors the first arrangement, that is, the partnership arrangement. Under this method a municipality may expect a sharing of capital costs on a 75 per cent Federal, 15 per cent provincial and 10 per cent municipal basis. The same ratios apply for the operating losses.

If a province or municipality wishes to proceed with the other technique I mentioned, then a 90 per cent loan can be obtained from the Federal government and the operating losses can be shared on a 50 per cent Federal and 50 per cent local basis.

PURPOSE OF IT ALL:

That then, is a brief and broad description of the financial and legislative structure. But what is the purpose of it all?

The first objective is to provide adequate housing for all Canadians. If I may quote Mr. Nicholson again from the same speech I mentioned a few moments ago, ". . . despite the generally high standard of housing conditions in Canada, and despite the recent and continuing improvement in the overall situation, there are still far too many Canadians living in desperately inadequate and overcrowded housing units. Close to a quarter of a million families are still sharing accommodation with others, and one fifth of our dwellings in Canada still lack hot and cold water and modern bathing facilities. Fifteen per cent of our housing units or dwellings in Canada lack modern toilet facilities. The lack of amenities, as you might expect, is more pronounced in rural than in urban areas, but congestion in the cities, in the urban areas, is great, and even there the lack of amenities is shocking."

In seeking to overcome these deficiencies, the initiative lies with the provinces and the municipalities. However, Central Mortgage and Housing Corporation must see to it that other levels of government are fully conversant with the assistance obtainable under The National Housing Act.

We are ready at any time to sit down with provincial or municipal officials to consider how the facilities of The National Housing Act can best be put into effect to meet local problems. The legislation recognizes that the municipalities need substantial aid if they are to provide adequate housing for the poor and if they are to embark on a significant program of renewal.

The economic burden imposed on municipalities by substandard housing is well known to all of you. These are areas of low assessment and tax yield; and of high cost by way of fire and police protection, health and welfare services. Urban renewal and public housing offer the opportunity to redress this imbalance.

It does more than this, it provides the opportunity to renew whole neighborhoods of a city or town effectively – an opportunity that is rare in a lifetime. And I say this fully aware of the argument that renewal is a continuous process. This is particularly true of piecemeal building by building renewal – the kind that goes on all the time under private auspices.

But the kind of renewal that requires public action in order to change land uses and street patterns throughout a whole area, the kind of renewal that moulds and shapes an area to conform to present and future requirements, occurs only at long intervals of time.

STRIVE FOR EXCELLENCE:

When this opportunity arises the local authority should strive for excellence in every particular – in the use of space, in the design of buildings, in street furniture, in the landscaping, and so on until the whole process develops into the creation of a totally new environment.

We are moving gradually toward new concepts for our downtown areas. In years to come we shall no doubt see the complete separation of vehicular from pedestrian traffic.

We shall see technological solutions developed to protect the pedestrian in areas of high concentration from extreme weather conditions. This will require solutions to legal situations which will be new. It may be necessary, for example, to create a new kind of legal entity along the lines, perhaps, of a utility commission to handle the form of climate control in public areas our engineers will develop.

This may sound like science fiction. But so did a flight to the moon ten years ago.

What is all this but the application of wisdom and intelligence to the improvement of our environment. And what a challengeit is to rebuild and improve our neighborhoods, to make them beautiful and stimulating places in which to live with human scale and dignity.

COURIER SERVICE

There is no mortal thing faster than these messengers . . . neither snow nor rain nor heat nor gloom of night stays these couriers from the swift completion of their appointed rounds .

o Herodutus, Greek historian (485 - 425 B.C.)

(From Page 2)

1966 promises to be a year in which progress will continue in the acceleration of the development of the northern districts. Better, but busy days lie ahead.

o D.R. Watson, Secretary-Accountant

PLANNING BRANCH:

1965 saw an amendment to The Planning Act establishing a "wing" of the Provincial Planning Board to hear appeals on development matters in municipalities where a zoning by-law is not inforce. The "wing" consists, at the present time, of two non-civil servants and the Provincial Planning Director. 1965 also saw the coming into force of The Alberta Housing Act being an Act to co-operate with the Government of Canada, through the Central Mortgage and Housing

Corporation, and other public authorities for the provision of public housing and urban renewal through-

out the Province.

During the past year, the Board heard 75 appeals on subdivision matters and 15 appeals on development matters at various centres throughout the Province. As in previous years, the Board gave con-

sideration to new zoning and development control by-laws and amendments thereto, to a total of 238.

The Board membership changed during the year with the retirement from the Government service of R.M. Putnam, Deputy Minister, Department of Agriculture. Mr. Putnam had been a member of the Board since May, 1957, until his retirement in May, 1965. P.D. McCalla, of the Department of Agriculture was appointed to replace Mr. Putnam. The "wing" of the Board, appointed during the year to hear development appeals, includes A.G. Stewart and Carl Lester, both of Edmonton. Mr. Lester was the former Director of Surveys of the Department of Highways.

An amendment to The Planning Act in 1964 provided for a change in the financial year of Regional Planning Commissions to the calendar year. The Board, for the nine month period involved, recommended payment of approved operating budgets in excess of \$155,000. The figure compares to grants made for the preceeding twelve month period for such purposes exceeding \$213,000. Grants towards special projects and to some municipalities not members of Regional Planning Commissions were recommended for payment upon completion of such projects.

The hamlet of High Level was granted New Town status by the Executive Council during the year to meet the increasing demands for urban settlement in the area with the development of natural resources in the northwest part of the Province. Also during the year continuing planning and development advice was given to municipalities requesting same with especial reference to the northerly improvement districts thereby matching the growth taking place in them.

Just over 1,200 decisions upon subdivision applications were rendered for municipalities not members of Regional Planning Commissions, and another 1,460 decisions upon subdivision applications were made by the Regional Planning Commissions. The Board was pleased to recommend approval of membership of the following municipalities to the Regional Planning Commissions: Canmore, Beiseker, County of Lacombe, Sangudo, Mayerthorpe and Bon Accord.

o Noel Dant, Provincial Planning Director

ASSESSMENT COMMISSIONER:

During the past year the inspection staff of this branch completed inspections of general assessments in the City of Calgary, seven towns and eleven villages as well as hamlet properties in six counties, two municipal districts and five improvement districts. In addition numerous other inspections were carried out at the request of individual owners or municipalities, as the circumstances de-

The crop yield study with the co-operation of approximately 400 farmers was continued and updated on the basis of current information supplied.

Considerable progress has been made on the major revision of the Assessment Manual, the resi-

dential section being almost finalized with the commercial section to follow. It is hoped that the manual will be available for use in

A new Advisory Committee comprised of two departmental officials, a representative from the Alberta Assessors' Association and three representatives from the Canadian Petroleum Association was formed to study and recommend complete assessment rate schedules for

The ALBERTA MUNICIPAL COUNSELLOR - Jag

SECRETARY'S

CALENDAR



Municipal District Act

5th - Secretary-treasurer shall prepare a statement of monies received and their disposition, submit to council at next meeting, and enter a copy in the minutes. Sec. 61(v).

Feb. 1 - Auditor shall prepare a Financial Statement on or before this date. Sec. 68(1).

Feb. 20 - On or before this date the secretary-treasurer shall mail a copy of the Auditor's Statement to every person whose name appears on the assessment roll. Sec. 68(6).

Feb. 20 - On each Auditor's Statement the secretary-treasurer shall have printed a notice in Form 1 in Schedule A regarding the Annual Meeting. Sec. 67(7) and 96(6).

Feb. 28 - Auditor shall send notice of arrears to ratepayers. Sec. 67(5).

Note: Council shall appoint an assessor at its first meeting after formation or as soon as practicable and council shall appoint an auditor each year at its first meeting or within two months thereafter. Sec. 64(1) and 66(1).

March 5 - Annual meeting to be held. Sec. 96(6).

Town and Village Act

15th - Secretary-treasurer shall prepare a statement of monies received and their disposition, submit to council at next meeting, and enter a copy in the minutes. Sec. 67(r).

Feb. 1 - Auditor shall prepare a Financial Statement on or before this date. Sec. 71(1).

Feb. 21 - Secretary-treasurer shall publish synopsis of Auditor's report. Sec. 75(5).

Feb. 28 - Ratepayers Annual Meeting to be held on this day. Sec. 125(1). Submission of reports. Sec. 126.

Feb. 28 - Auditor to send notice of arrears to ratepayers. Sec. 74(5).

Note: Appointments of assessor and auditor to be made not later than the 1st of April in each year. Sec. 71 and 73.

Assessment Act, 1960

Feb. 1 - All assessment appeals to be received within 30 days of the mailing of assessment slips or within 30 days of posting and publishing notice of preparation of assessment roll. Sec. 30 and 37.

Court of Revision to be appointed annually and a date for the sitting of the court to be set by resolution. Sec's. 32 and 35.

Completion of duties of the Court of Revision within 150 days after January 1st. Sec. 43.

Secretary-treasurer shall certify the assessment roll complete upon closing of sittings of Court of Revisions or upon the expiry of the time for complaining. Sec. 46.

oil field production equipment. Good progress has been made by the Committee to date.

Legislative proposals, interpretations and other assistance was provided at an ever increasing rate as required by assessors and others. When requested, material assistance was also provided to the Provincial Municipal Advisory Committee.

1965 was a productive year and the outlook for 1966 indicates the workload will likely be greater in the months ahead.

o J.B. Laidlaw, Assessment Commissioner

ASSESSMENT EQUALIZATION BOARD:

During the year 1965 the Alberta Assessment Equalization Board established equalized assessments in respect to all municipalities in the Province. The Board also continued the function of apportioning the equalized assessment of each municipality amongst the several School Districts and Divisions and Hospital Districts to which the municipality concerned might be required to provide such information.

Equalized assessment, as determined by this Board, represents the total assessment of a municipality adjusted to a degree required to reflect assessments of that municipality on a common basis with those of all other municipalities in the Province.

In 1965 municipalities will have contributed \$66,456,000 through application of twenty-six mills on an equalized assessment of \$2,556,000,000 representing an increased contribution over 1964 of approximately 3 1/4% or \$2,093,000. This increase

FOR PUBLIC HOUSING AND URBAN RENEWAL . . .

ORYSIUK NEW ADMINISTRATOR

Alberta's new Public Housing and Urban Renewal Administrator is Bohdan (Bob) Orysiuk, former Planning Officer with the Provincial Planning Branch. His is a new position and follows the establishment of the Public Housing and Urban Renewal Committee in June. As Administrator, Mr. Orysiuk will be responsible for carrying



out the decisions of the Committee, and in addition will act in a liaison capacity with the Central Mortgage and Housing Corporation and municipalities throughout the Province participating in public housing or urban renewal programs.

Mr. Orysiuk has been with the Planning Branch of the Department of Municipal Affairs since July of 1955. Prior to this he was a draftsman with the Technical Division, Department of Mines and Minerals. After

a year as Chief Draftsman with the Planning BOHDAN ORYSIUK Branch he was appointed Planning Officer, a position he held for ten years. His new appointment dates from December 1, 1965.

Born at La Corey, west of Cold Lake, on April 27, 1936, Mr. Orysiuk came to Edmonton with his family in 1944. Graduating from high school at Jasper Place, in the four years following 1959 he studied Municipal Administration with the University's Department of Extension and also took courses in Geography as well as in Planning Theory and Practice at the University of Alberta.

Mr. Orysiuk was married in 1956. He and his wife, Mary, have two boys. Michael is 3 years old while Greg passed his first birthday in August. Bob is active in church work, having served for several

BRANCH ACTIVITIES REVIEWED

(From Page 7

in contribution by municipalities was deemed to be a reasonable sharing in view of the estimated \$16,000,000 rise in educational costs for 1965.

It may also be of interest to note that in establishing the 1965 equalized assessment for the 365 municipalities in the Province, thirty appeals were taken to the Alberta Assessment Appeal Board wherein minor adjustments were made in the equalized assessment of four municipalities for various reasons.

It continues to be the objective of the Board to improve the procedures employed in the equalization of assessments, wherein for the equalization year 1966, accumulated annual depreciation on buildings and improvements may be allowed from the date of the last general reassessment in all municipalities in order to ensure equity throughout the Province.

o R. L. Cross, Secretary-Member

ASSESSMENT BRANCH:

The requests for assessment services by this Branch continues at a strong pace. Since our first experimental steps into the rural assessment field in the summer of 1962 we have expanded to a point where we are now conducting general assessments in six rural muni-



cipalities as well as assisting several other locally appointed rural assessors with completion of their general assessments. It is anticipated that requests for assessment services from the Assessment Branch will continue to increase in rural areas and we are now planning to meet these needs.

Assessments of all assessable electric power and pipe line installations under the provisions of

The Electric Power and Pipe Line Assessment Act and valuations of Alberta Government Telephones Commission installations under The Municipal and Provincial Properties Valuation Act are expanding annually and it is expected they will continue to do so for the forseeable future.

The Assessment Branch continues to provide all assessment services to the Northwest Territories and Yukon Territories. It has already been indicated that there will be a number of requests for assessments for these areas in 1966.

There has been an unusually large number of requests from mun-· icipalities for assistance and advice from our Industrial Assessment section and we sincerely hope this type of co-operation will continue in dealing with these highly specialized assessment problems.

The Assessment Branch is pleased to have this opportunity to wish one and all the compliments of the season.

o D. E. Mills, Chief Provincial Assessor

years as vice-president of the Men's League in the Catholic Parish of Jasper Place. Well known in Edmonton's musical circles, he has led his own dance band for many years.

JOINED THE DEPARTMENT IN DECEMBER

PERSONNEL OFFICER NAMED

Appointment of Roy Douglas Fraser as Departmental Personnel Officer was announced by A.W. Morrison, Deputy Minister of Municipal Affairs, in November. Mr. Fraser transferred from the Attorney General's Department where he had been on staff since May. His work with the Department of Municipal Affairs began on December 1.

Born and educated in Winnipeg, Mr. Fraser served with the Department of National Defence (RCAF) as a senior Personnel Adminis-

tration Officer from 1935 until 1964. During those twenty-nine years he was stationed at Ottawa, Toronto and Winnipeg, later serving in the Maritimes and in West Germany before coming to the RCAF Station at Cold Lake.

A graduate of the Banff School of Advanced Management, Mr. Fraser has been active in such community organizations as the Cold Lake Recreation Commission, of which he was chairman, as well as the North East Alberta Metis Welfare Committee. He has served also in United Fund Campaigns and has been active in the Canadian Aeronautical Association and the Win-



nipeg Personnel Association. Mr. Fraser is married and has a son, Douglas, taking 4th year Engineering at the University of Alberta; and a daughter Barbara, also

attending University where she is completing second year music.

ALBERTA ASSESSMENT APPEAL BOARD:

As most readers of this item are aware, Appeal Board Chairman, E.F. Breach, retired in October of 1965 and the writer was appointed to that position. With incumbent member K.J. Spread and appointment of D. A. McTavish as Secretary-Member, the Board reached full complement and work was continued without delay.

At the date of publication of this review, the Board will have in 1965 heard and decided assessment appeals in respect of approximately 2, 400 parcels of real estate located at points throughout the Province from Fort Smith to Coutts. To this may be added a substantial number of appeals in respect of Mineral Tax Assessments, Electric Power and Pipe Line Assessments, Business Assessments and Equalized



Assessments. All in all 1965 has been the busiest year ever experienced by the Board and the outlook for 1966 indicates little change.

On behalf of the members and staff of the Assessment Appeal Board I wish to thank those engaged in municipal work throughout the Province who during the past year have contributed greatly in making the very arduous task of the Appeal Board less difficult.

A Happy New Year to all.

o K.A. Luke, Chairman

SPECIAL AREAS BOARD:

Our community pastures accommodated 8500 head of yearlings and cows, and 6000 head of calves. Crop and feed conditions were

good in 1965, allowing the farmers and ranchers to replace their feed supplies that were depleted by the severe winter of 1964-65.



Regrassing of lease and titled land continued to increase in 1965. The cost of the program is shared by residents, the Special Areas Board, and ARDA. Over 56,000 pounds of grass seed were distributed during the year.

The Special Areas shared in the construction costs of the seed cleaning plants at Delia, Coronation, and the new plant at Oyen. The Oyen plant is the first to be located in the Special Areas, and we feel that most of our residents are now within reasonable distance of the facility.

We had a fair road construction program in 1965, and now maintain some 3600 miles of road, of which approximately 1850 miles are gravelled. Due to severe conditions last winter, the Board purchased snow-plowing equipment for our patrols and nine snow plows will be in service this winter.

The Federal Health of Animals Branch has been blood testing all cattle in the Areas under their Brucellosis program, and officially completed the undertaking by December 14.

C.W. Edwards, Chairman

